

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE RECEIVED
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Application Number : 09/876,762
Applicant : Anthony Davies
Filed : June 7, 2001
Title : Internet Trading System For Deposits
TC/Art Unit : 3693
Examiner: : J. Patel

Confirmation No.: 8882

JAN 16 2007

Docket No. : 72167.000254
Customer No. : 21967

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION PURSUANT TO 37 C.F.R. § 1.111(a)

Sir:

Applicant hereby submits this Amendment and Response ("Response") to the non-final Office Action dated September 14, 2006 ("Office Action") and request that the application be reconsidered in light of the remarks made herein.

Amendments to the claims begin on **page 2** of this Response.

Remarks begin on **page 9** of this Response.

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